

Prepared by: Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 09-103820	Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XX7311
---	---

Index: Lot 438, Sec. G, Dickens Place, PUD, Canterbury Glenn, Sec. 9, T-2-S, R-7-W, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 16, 2005, John McKnight and Wife, Vickie McKnight, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed a certain deed of trust to Bridgforth & Buntin, Trustee for the benefit of Wilmington Finance, a division of AIG Federal Savings Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2220 at Page 397, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 438, Section G, Dickens Place, PUD, Canterbury Glenn, situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 84, Pages 18-19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

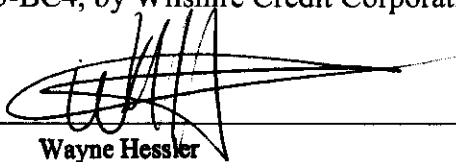
WHEREAS, The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N. A., as Successor to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC4 pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N. A., as Successor to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC4, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized agents, this the 29 day of December, 2009.

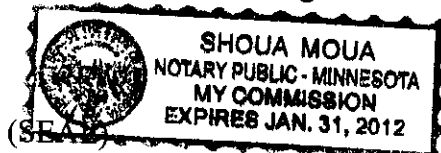
The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N. A., as Successor to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC4, by Wilshire Credit Corporation as Attorney in Fact

By: 
Its: **Wayne Hessler**
Authorized Agent

File #09-103820

STATE OF Minnesota
COUNTY OF Dakota

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 29 day of Dec, 2009, the within named Wayne Hessler who acknowledged that (s)he is of Wilshire Credit Corporation as Attorney in fact for The Bank of New York Mellon Trust Company, National Association f/k/a The Bank of New York Trust Company, N. A., as Successor to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC4, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.



[Signature]
Notary Public

My commission expires: 1/31/12

File #09-103820